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# Summer Newsletter

## 2010

### Preventing ID Theft

You can help protect yourself from identity theft by following these tips:

- \* Never, never provide personal or financial information if you did not initiate the contact - this includes the phone, Internet, or someone at your door.
- \* If you receive an e-mail or pop-up message requesting personal or financial information, do not reply. And, don't click on the link in the message, either.
- \* Protect your password(s) the same way - never provide it over the phone or over the Internet unless you initiated the contact.
- \* Use anti-virus software and/or firewalls on every computer you own. Keep your anti-virus software up-to-date.
- \* Always review credit card and bank account statements as soon as you receive them to check for unauthorized charges.
- \* Do not reply to any e-mail asking to verify your personal data. You will find that legitimate vendors and merchants do not send such requests via e-mail. This includes your credit union.
- \* Don't e-mail personal or financial information. E-mail is not a secure method of transmitting personal or financial information. If you initiate a transaction and want to provide your information through an organization's Web site, look for a lock icon on the browser's status bar or a URL that begins "https:" (the "s" stands for "secure").
- \* Remember, identity theft does not solely take place online. Protect your snail mail also by placing outgoing mail in post office collection boxes or at your local post office. Try to remove incoming mail from your mailbox as soon as you receive it.



### Calendar of Events

July 4<sup>th</sup> Independence Day  
September 6<sup>th</sup> Closed Labor Day

## DIVIDEND NEWS

Regular Shares.....	0.60%
Share Draft/Ck .....	0.20%
Regular IRA .....	0.60%
Escrow.....	0.20%

### Credit Problems?

#### Share Secured Loan Can Help



If you have had credit mis- steps, you know that you can pay over and over for those past mistakes. When you need to borrow money, those stumbles can force you into a high-interest loan at the payday loan shop or getting a cash advance on a credit card at an outrageous rate of interest. There is a better way. It's a share secured loan at the credit union. With a share secured loan, you can use your savings as collateral. By borrowing against your savings, you pay a favorable rate of interest at the same time you keep your savings intact. It's a great way to get your finances back on track. To apply for a share secured loan, call or stop by the credit union today.

### Credit Union Financing Puts You In The Driver's Seat

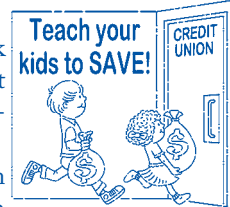
If it's time for new wheels, cruise on over to the credit union for your financing. When you get a pre-approved loan, you're in the driver's seat. You can shop new and used car dealers and peruse the classified ads and online listings to find the vehicle you are looking for. You won't have to settle for the make or model that someone wants to sell you; you can buy the car that suits your needs exactly. With great rates and flexible terms, we have a vehicle loan that works for you and your budget. At the credit union, we always have your best interest in mind. Remember, here, you're a member/owner, not just a customer. So on the road to your next vehicle, make the credit union your first stop.



**VEHICLE LOANS**  
Great Rates-Great Terms-Your Credit Union

### Getting Your Children Into The Savings Mode

Does it seem as though your children think money grows on trees? Help them understand what it takes to successfully manage money and save for the future with these steps:



1. Bring them to the credit union to open their very own share savings accounts. You can get them started with initial deposits, but encourage that subsequent deposits be their own funds.
2. If you provide an allowance, attach strings to it by requiring some percentage of it be saved. You can use the equivalent of payroll deduction: each week, tuck away a portion of the allowance somewhere safe. At some regular interval, have your children deposit the funds into their share savings account at the credit union.
3. Match savings. Whenever your children receive money as gifts or for doing extra tasks, match all or a percentage of what they decide to set aside in savings.
4. Help your children save for specific goals. For example, if your children want video games, have them cut out pictures from ads and glue them on a box or envelope. Help them calculate how much and how long they will need to save to purchase the item and urge them to put money in the box regularly in order to meet their goals.
5. Save thyself. Children model parents' behavior. Talk to them about why and how you save regularly.

### Travelers Checks: Still Faithful Trip Companion



As you're packing for your next trip, save room in your wallet for travelers checks. Even if you plan to travel with your debit and credit cards, taking along travelers checks allows you to eat in restaurants or make purchases in businesses that don't accept plastic without attracting unwanted attention with a roll of cash. Travelers checks require a countersignature to use and can be replaced if stolen, making them safer than cash. If you're traveling abroad, check on the foreign transaction fees that may be assessed when you use your credit card. Paying with travelers checks may be a less expensive option. And if you tend to overspend, using travelers checks is a good way to stay within your budget. Stop by the credit union to pick up your travelers checks. We wish safe travels to you and your money.

### Tired Of Writing Checks?

Make your life easier with Online Bill Pay; it's fast, secure, and convenient. With online bill pay, you're in control.



- \* Pay your bills anytime: day or night, on vacation, at the office - anywhere you have access to the Internet.
- \* You decide how much to pay, who to pay, and when to pay.
- \* Schedule a regular payment to be automatically processed on the day you choose.
- \* Payments are transmitted safely and securely.
- \* Add, edit, and view your list of payees anytime.
- \* View payment history for all your online payments.

Online bill pay is quick and easy to setup. Contact your credit union today to get started. You'll never have to seal another envelope or lick another stamp again.

## Annual Privacy Disclosure June 30, 2010

### NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

All of our consumer members who have a continuing relationship with us, such as:

- Deposit account
- Loan account
- Credit card
- Safe deposit box
- Self-directed Individual Retirement Account where we act as custodian or trustee
- All former members

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure information.

We first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. An **affiliate** is a company we own or control. A **nonaffiliated third party** is a company that is not an affiliate of ours.

### THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

### INFORMATION WE DISCLOSE ABOUT YOU

We do NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS

If you decide to close your account(s) or become an inactive member, we will follow the privacy policies and practices as described in this notice.